International Journal of Education and Humanities (IJEH), 5(3) 2025:573-582
http://i-jeh.com/index.php/ijeh/index
E-ISSN: 2798-5768

Potential Income of Palm Oil Farmers in Financing Higher Education at Jambi University

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Abstract

This study aims to analyze the income potential of oil palm farmers in financing higher education at Jambi University, addressing the rising educational costs that burden farmer families. Using a descriptive quantitative method, data were collected through questionnaires from 30 oil palm farmers meeting specific criteria. The analysis employed descriptive statistics to examine income and expenditure patterns. Results showed that the average household income was IDR 6,838,083.33, with expenditures of IDR 2,695,366.63. The income generated from oil palm farming alone has the potential to exceed educational funding needs, with a potential income ratio (PP) of 1.09 for oil palm farming and 1.67 when combined with other sources. While most farmers demonstrate strong income potential, some with lower incomes require additional support. The combined income from oil palm and non-oil palm activities offers a better opportunity for financing education. Relying solely on oil palm income could limit financial stability. This research contributes insights into how farmers' income levels relate to their capacity to fund education and suggests policy recommendations to enhance access to higher education for farmers' children, fostering social and economic development in the area.

Keywords: *Income Potential, Palm Oil Farming, Financing Higher Education.*

A. Introduction

In the era of globalization, the development of a country is usually measured by the progress of the education of its next generation. The level of education has a major influence on the quality of human resources, including higher education, and the contribution of each family is quite large (Mufida & Effendi, 2019); therefore, continuing education to college level requires quite significant costs, where income from oil palm farming plays an important role in supporting the household economy (Sholeh et al., 2021). Higher education can improve the quality of human resources, create better job opportunities, and ultimately improve the welfare of the family as a whole (Yustiyawan, 2019). Higher education can produce a more adaptive and innovative workforce in facing the dynamics of the labor market, which can ultimately increase local economic development, including in the agricultural sector (Widiawati et al., 2024).

The results of initial observations conducted by researchers on students of the Economic Education Study Program using Google Forms (https://forms.gle/RGohg7mfFjqQ3gxG7) via WhatsApp showed that the average cost to continue studies to the tertiary level at the University of Jambi is IDR 3,000,000.00 per month. This cost includes Single Tuition Fees (UKT), consumption, transportation, and other expenses required during the study period at the university.

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Arum Sari Hamlet is located in Tegal Arum Village, Rimbo Bujang District, Tebo Regency, Jambi Province, Indonesia. Based on initial observations, it is known that the number of families working as farmers is approximately 298, with the majority working as oil palm farmers. Oil palm farmers have great potential in financing higher education, because the income generated can be very significant if managed properly. Income from oil palm farming can be a major source of income for many rural families (Pratiwi et al., 2019). The main factor that hinders financing to continue to college is the large household expenses. Based on initial observations, the average income of oil palm farmers in this area is IDR 4,500,000.00 per month. In theory, this amount should be enough to finance higher education, considering that tuition fees at Jambi University, especially in the Economic Education Study Program, are IDR 3,000,000.00 per month. However, in reality, there are still many children of oil palm farmers who cannot continue their education to college.

This study aims to describe whether the income of oil palm farmers has the potential to finance higher education. This study is also relevant because the increasing cost of education is often a burden for oil palm farmer families. Regarding relevant research, including (Lase, 2020), who studied the impact of family income on students' interest in continuing their education to college level. The difference lies in the purpose of their research, which focuses more on determining the influence and interest. The research conducted by (Abdullah & Gani, 2022), (Kharisma & Latifah, 2015), and (Guntoro & Sholekhah, 2023) argue that parental income is correlated with financing higher education.

This study examines the potential of oil palm farmers' income as a source of funding for higher education at the University of Jambi using an approach that has not been widely studied before. While many studies focus on the relationship between parental income and the sustainability of children's education, this study highlights the internal mechanisms and ways of managing household income. This focus is important because although oil palm farmers' income should be sufficient to fund higher education, many farmers' children are unable to continue their education due to the diversion of funds for daily needs. Furthermore, this study offers concrete ways for farmers to manage their income more efficiently. By identifying spending patterns and providing recommendations for financial management strategies, farmers are hoping to increase the proportion of funds allocated to their children's education (Baker & Knight, 2025); (Navickas & Gudaitis, 2014). Counseling and training in financial management will be an important part of this approach, helping farmers understand the importance of investing in education (Hansen, 2014) to improve their quality of life (Hilkens et al., 2018).

Thus, this study provides a quantitative analysis of income and education costs and explores new ways to improve access to education through better financial management. It is hoped that the results of this study can provide significant contributions to the socio-economic development of oil palm farming communities in Jambi Province, as well as create awareness of the importance of education as an investment for the future. Referring to the problems that have been described previously, the researcher is interested in examining the potential income obtained by oil palm farmers in financing education at universities. Thus, the researcher determines the title of this study as "Potential Income of Oil Palm Farmers in Financing Higher Education at Jambi University".

B. Methods

This research is a descriptive quantitative research that uses data collection techniques through questionnaires. This research was conducted directly with 30 oil palm farmers who were sampled in this study. The research sample was taken using the purposive sampling method.

Purposive sampling is a non-probability method that involves the deliberate selection of samples based on criteria relevant to the research objectives to obtain relevant and informative data (Iba & Wardhana, 2021). The criteria used include:

1. Oil palm farmers who have school-age children, whether at the PAUD, SD, SMP, SMA levels, or those who are studying at university.
2. The main source of income for farmers mostly comes from oil palm farming.

The data analysis technique uses descriptive analysis to describe the research object in detail. This analysis aims to obtain the average value (mean) and standard deviation (SD). In addition, the analysis also uses frequency distribution to see the pattern of data distribution obtained by grouping data into interval classes, and frequency distribution based on the Sturges formula. To analyze the level of potential income for financing higher education, the following calculation stages are carried out:

1. Calculate gross income using the following Revenue Total formula (Murdy & Kuswanto, 2021); (Pratiwi et al., 2019) as:

$$TR = P \times Q$$

Description: TR is the Gross Income of oil palm farmers (IDR/month), P is the Price of oil palm products (IDR/month), and Q is the Amount of oil palm production (Kg/month).

2. Calculating the total costs of oil palm farmers can be formulated as follows:

$$TC = TFC + TVC$$

Description: TC is Total cost is the total cost of oil palm farmers (IDR/month), TFC is Total fixed cost is the fixed cost of oil palm farmers (IDR/month), and TVC is Total variable cost is the variable cost of oil palm farmers (IDR/month).

3. Calculating the net income of oil palm farmers can be formulated as follows:

$$Y = TR - TC$$

Description: Y is the net income of oil palm farmers (IDR/month), TR is the gross income of oil palm farmers (IDR/month), and TC is the total cost of oil palm plantations (IDR/month).

4. To calculate the monthly expenditure of oil palm farmer households, the following equation model can be used (Kuswanto et al., 2019):

$$C_t = C_a + C_b + C_c$$

Description: C_t is total household expenditure, C_a is food consumption expenditure, C_b is non-food consumption expenditure, and C_c is fuel expenditure .

5. Calculating (Pindyck & Rubinfeld, 2018), systematically can be written as follows:

$$S = Y - C$$

Description: S is Savings (IDR/month), Y is Income (IDR/month), and C is Consumption (IDR/month).

6. Calculating the potential income (PP) of oil palm farmers in financing education at university can be done by applying the following formula:

$$PP = \frac{C_{b3}}{BP} \times 100\%$$

Description: PP is Potential Income (IDR/month), C_{b3} is Education Budget (IDR/month), and BP is Higher Education Cost (IDR 3,000,000.00/month).

Interpretation of Value:

If PP > 1, then the income of oil palm farmers has the potential to finance higher education, because the income allocated is greater than the costs required.

If PP < 1, then the income of oil palm farmers does not have the potential to finance higher education, because the income allocated is smaller than the cost of education.

C. Results and Discussion

1. Income of Palm Oil Farmers in Arum Sari Hamlet

Palm oil farmers' income is calculated from income from palm oil farming businesses and non-palm oil businesses.

Income from Palm Oil Farming in Arum Sari Hamlet

To provide a clearer picture of the condition of oil palm farming in Arum Sari Hamlet, the following presents data related to production, prices, and farmers' income. The table below presents the average value (mean), maximum value, minimum value, and standard deviation of the relevant variables, namely production in kilograms per month, price per month, gross income, production costs, and monthly net income as follows:

Table 1. Income from Palm Oil Farming in Arum Sari Hamlet

Description	Mean	Max	Min	Std. Deviation
Production (Kg/month)	2220	4000	1000	623.89
Price (IDR/month)	2,400.00	2,400.00	2,400.00	0
Gross Income (IDR/month)	5,328,000.00	9,600,000.00	2,400,000.00	1,497,341.09
Production Cost (IDR/month)	210,416.67	571,666.67	25,000.00	124,953.92
Net Income (IDR/month)	5,117,583.33	9,172,500.00	2,140,416.67	1,495,156.21

Source: Primary data, 2025 (processed)

Table 1 shows data related to oil palm farming in Arum Sari Hamlet, with a focus on production, price, gross income, production costs, and monthly net income. The average production reached 2,220 kg, with a maximum value of 4,000 kg and a minimum of 1,000 kg. The standard deviation of 623.89 kg shows the variation in production between farmers. The price of oil palm commodities is stable at IDR 2,400.00, there is no difference between the maximum and minimum values. The average gross income reached IDR 5,328,000.00, with a range from IDR 2,400,000.00 (minimum) to IDR 9,600,000.00 (maximum), reflecting significant income potential. The average monthly production cost was IDR 210,416.67, with a large variation (maximum IDR 571,666.67 and minimum IDR 25,000.00) indicating differences in the capital used by farmers. After deducting production costs, the average monthly net income was IDR 5,117,583.33. This figure indicates a relatively good profit potential for farmers, with a standard deviation of 1,495,156.21 reflecting variability between farmers.

Non-Palm Oil Business Income of Arum Sari Hamlet

Before presenting data on non-palm oil business income in Arum Sari Hamlet, it is important to understand the context and impact of these business activities on the economy of farmer households. Income from non-palm oil businesses contributes significantly to family

welfare, especially as an additional source of income outside their main business. The table below shows details of income, costs, and net income from non-palm oil businesses, along with average, maximum, minimum, and standard deviation values to provide a clearer picture of the economic conditions of farmers in the area.

Table 2. Non-Palm Oil Business Income of Arum Sari Hamlet

Description	Mean	Max	Min	Std. Deviation
Income (IDR/month)	1,914,000.00	6,000,000.00	0	1,607,337.91
Fee (IDR/month)	193,500.00	2,000,000.00	0	362,974.18
Net Income (IDR/month)	1,720,500.00	4,750,000.00	0	1,409,666.35

Source: Primary data, 2025 (processed)

Table 2 presents data on non-palm oil business income in Arum Sari Hamlet. The average monthly income reached IDR 1,914,000.00, with a maximum value of IDR 6,000,000.00 and a minimum of IDR 0, reflecting significant variation in income potential among farmers. The average monthly cost was IDR 193,500.00, with a range between IDR 0 and IDR 2,000,000.00. The fairly high cost variability indicates differences in expenditure incurred by farmers. The average monthly net income was recorded at IDR 1,720,500.00, with a maximum value of IDR 4,750,000.00 and a minimum of IDR 0. This indicates uncertainty in the net income received by farmers, although in general, it still provides benefits

2. Household Expenditure Structure of Palm Oil Farmers in Arum Sari Hamlet

To further understand the economic conditions of oil palm farmers' households in Arum Sari Hamlet, the table below presents data related to monthly expenditures consisting of food, non-food, and fuel expenditures (Kuswanto, 2019). This data provides a comprehensive picture of the composition of expenditures faced by farmers in meeting their daily needs as follows:

Table 3. Household Expenditure Structure of Palm Oil Farmers in Arum Sari Hamlet

Expenditure	Mean	Max	Min
Food (IDR/month)	1,228,400.00	2,128,000.00	736,000.00
Non-Food (IDR/month)	1,064,666.63	2,030,000.00	364,000.00
Fuel (IDR/month)	402,300.00	1,204,000.00	230,000.00
Total	2,695,366.63	5,362,000.00	1,330,000.00

Source: Primary data, 2025 (processed)

Table 3 presents data on household expenditure of oil palm farmers in Arum Sari Hamlet, which is divided into three main categories. The average monthly expenditure for food was recorded at IDR 1,228,400.00, with a maximum value of IDR 2,128,000.00 and a minimum of IDR 736,000.00. This shows that expenditure on food is a significant part of household expenditure.

The average non-food expenditure reached IDR 1,064,666.63, with a maximum range of IDR 2,030,000.00 and a minimum of IDR 364,000.00. This category includes the cost of other needs such as clothing, education, and health, which also contribute to household welfare. The average fuel expenditure was IDR 402,300.00, with a maximum of IDR 1,204,000.00 and a minimum of IDR 230,000.00. This shows the importance of fuel expenditure in supporting daily activities. Total monthly expenditure of oil palm farmer households is IDR 2,695,366.63, with a maximum value of IDR 5,362,000.00 and a minimum of IDR 1,330,000.00. This total provides an overview of the financial burden faced by farmers, as well as its implications for the availability of funds for investment in their farming businesses.

3. Analysis of Potential Income of Palm Oil Farmers in Financing Higher Education

The potential income of oil palm farmers in financing higher education is analyzed based on the ratio between the total budget allocated for education and family savings, with the required higher education costs. Family savings are calculated from the difference between income minus household expenses. The amount of higher education costs was obtained from a survey of 193 students of the Economic Education study program, intakes of 2021, 2022 and 2023, with an average of IDR 3,000,000 per month. The calculation of potential income for financing higher education is carried out using the average value of farmer household income and expenses, as shown in Table 4, as follows:

Table 4. Calculation of Potential Income for Higher Education Financing

Description	Average (IDR)	Average (IDR)
Palm Oil Farming Business Income	5,117,583.33	5,117,583.33
Non-Palm Oil Farming Business Income	1,720,500.00	-
Total Revenue	6,838,083.33	5,117,583.33
Household Expenditure (Ct)		
A. Food	1,228,400.00	1,228,400.00
B. Non-Food	1.064.666,63	1.064.666,63
1. Health	15,900.00	15,900.00
2. Social	189,433.30	189,433.30
3. Education	859.333,33	859.333,33
C. Fuel	402,300.00	402,300.00
Total Expenditure	2.695.366,63	2.695.366,63
Saving (S)	4.142.716,70	2.422.216,70
B.3 + S	5.002.050,03	3.281.550,03
Higher Education Costs (BPT)	3,000,000.00	3,000,000.00
Income Potential (PP)	1.67	1.09

Source: Primary data, 2025 (processed)

Based on Table 4, the average income of farmers from oil palm farming per month is IDR 5,117,583.33, while the average household expenditure per month reaches IDR 2,695,366.63. Thus, farmers have an average monthly savings of IDR 2,422,216.70. If the savings are optimized to finance children's education, oil palm farmers can have a budget for higher education costs of IDR 3,281,550.03 (of savings and educational expenses). Considering that the cost of higher education at Jambi University required per month is IDR 3,000,000.00, then the potential income of farmers in financing higher education is 1.09. However, if farmers have additional income from other sources, with an average per month of IDR 1,720,500.00, the potential income for financing higher education increases to 1.67. A more detailed explanation of this can be seen in the following table.

Table 5. Potential Income from Palm Oil Farming Business in Arum Sari Hamlet

Interval	Frequency	Percentage (%)
2.34 – 3.00	2	67.00
1.67 – 2.33	2	67.00
1.00 – 1.66	12	40.00
0.33 – 0.99	13	43.33
0.00 – 0.32	1	1.33

Interval	Frequency	Percentage (%)
Total	30	100

Source: Primary data, 2025 (processed)

Based on Table 5, there are 12 farmers (40%) who are in the interval of 1.00 – 1.66, indicating that they are at a lower income level. This condition may limit their ability to finance higher education. In addition, there are 13 farmers (43.33%) who are in the interval of 0.33 – 0.99, indicating that almost half of the farmers have low income potential, making it difficult for them to finance higher education. Finally, there is 1 farmer (1.33%) who is in the interval of 0.00 – 0.32, indicating that very little income potential is generated to finance higher education.

These data show that although there are farmers with quite good income potential, most oil palm farmers in Arum Sari Hamlet are at a low income level, which can affect their ability to finance higher education for their children. However, if farmers have additional sources of income from businesses other than oil palm, their income potential for financing higher education will increase, as explained in the following table:

Table 6. Income from Palm Oil Farming and Non-Palm Oil Businesses

Interval	Frequency	Percentage (%)
2.31 – 2.96	4	13.33
1.66 – 2.30	11	36.67
1.00 – 1.65	14	46.67
0.34 – 0.99	1	3.33
0.00 – 0.33	0	0.00
Total	30	100

Source: Primary data, 2025 (processed)

Based on Table 6, there is only one farmer whose income does not have the potential to finance his child's higher education. This fact shows that income from businesses other than oil palm has a significant contribution to farmers' ability to finance their children's higher education.

The results of this study indicate that the average monthly income reached IDR 6,838,083.33, which is considered high based on the criteria of the Central Statistics Agency. This solid income provides an opportunity for farmers to allocate most of their income for their children's education needs. Increasing farmers' income can contribute to increasing access to education, which in turn improves the quality of the workforce in the agricultural sector (Panda, 2015). This study noted that farming families with higher incomes tend to be better able to finance their children's education, thus creating a more educated and capable generation.

In addition, the household expenditure patterns of oil palm farmers in the area show a significant allocation for education. The sustainability of farmers' economy will have a positive impact on investment in education (Djibran et al., 2023). This finding is in line with the results of research in Arum Sari Hamlet, where the average total expenditure per month reached IDR 2,695,366.63. This allocation reflects farmers' awareness and priority in improving their quality of life through education.

Furthermore, the potential income (PP) of oil palm farming businesses reaching 1.09% shows that income for education is greater than the costs required. Research by (Wilson, 2014) explains that high income values reflect the success of farmers in managing resources and adjusting their business strategies. In this context, the success of oil palm farmers in Arum Sari Hamlet can be a case study for farmers in other areas who want to increase their income and access to education. Emphasis on education as a long-term investment in increasing agricultural

productivity can provide sustainable benefits for the community (Liao et al., 2019); (Inga & Pereira, 2021).

From a local economic perspective, the success of education funded by oil palm farmers' income can contribute to regional economic development. (Leavy & Hossain, 2014) in their research stated that quality education produces skilled workers who can attract investment and create new jobs, especially in the agricultural sector. Thus, the sustainability of the oil palm sector not only provides economic benefits (Ngan et al., 2022) but also serves as a driver of social development through better education (Ayompe et al., 2021).

Based on this study, it is important to emphasize that support for oil palm farmers in increasing income and allocating it for education should be a priority for the government and related institutions. Therefore, capacity building programs are needed that focus on financial management and resource management for farmers (Sjahza & Asmit, 2019). This is very important to ensure that the income generated is not only sufficient for daily needs, but also sustainable for investment in their children's education, thus encouraging more inclusive and sustainable local economic growth in the future.

D. Conclusion

Based on the results of research on the potential income of oil palm farmers for financing education at the University of Jambi, it can be concluded that the income of oil palm farmers is classified as high according to the Central Statistics Agency. The average total household income of oil palm farmers in Arum Sari Hamlet reaches IDR 6,838,083.33 per month. Most of this income is allocated for food, non-food, and education needs, with an average total monthly expenditure of IDR 2,695,366.63. In addition, the potential income (PP) of oil palm farming in Arum Sari Hamlet in financing higher education is 1.09%, while the PP of oil palm and non-oil palm farming businesses reaches 1.67%, indicating that the income allocated for education is greater than the costs required. Based on these findings, it is necessary to improve access and quality of education by first developing a scholarship program for children of oil palm farmers who excel but come from low-income families. This aims to increase access to higher education at Jambi University and other educational institutions. Second, organizing relevant skills training for oil palm farmers, so that they can increase productivity and diversify their businesses, so that income can increase and be allocated more for education. Third, introducing a financial management education program for farmers so that they can be more effective in managing income and expenses, especially related to investment in the education sector. To support and develop the results of this study, it is necessary to conduct more in-depth research on the distribution patterns of income and expenditure among oil palm and non-oil palm farmers, to understand which factor has the greatest impact on their children's education.

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